

On any loan less than \$5.00, a total sum not exceeding 6% of the amount loaned; on any loan of \$5.00 or over and less than \$10.00, a total sum not exceeding \$3.00; on any loan of \$10.00 or over and less than \$30.00, a total sum not exceeding \$5.00; on any loan of \$30.00 or over and less than \$50.00, a total sum not exceeding \$6.00; on any loan of \$50.00 or over and less than \$100.00, a total sum not exceeding \$8.00; on any loan of \$100.00 or over and not exceeding \$500.00, a total sum not exceeding \$8.00 plus 5% of the excess of said loan over \$100.00; on any loan of \$10.00 or over said licensed petty loan broker may also charge the actual cost of acknowledgments necessary for the bill of sale or chattel mortgage given as security for such loan. If said loans shall be made repayable within less time than four months from the date at which said loan shall be issued, the charges shall be a proportionate part of those above set forth—that is to say, if the loan be for one month, then the charge shall be one-fourth of those above set forth; if for two months, two-fourths of those above set forth, and so on up to four months.

Interest and charges as above provided may be deducted or added when the loan is made. But it shall not be lawful in any manner or under any pretext whatever to divide or split up any loan, either directly or indirectly, for the purpose of exacting or receiving any charge, cost or expense of any kind in addition to or in excess of those so provided, nor shall it be lawful for any petty loan broker to make more than one loan on which such charges or any part thereof are made from the same borrower or borrowers or any of them at the same time; nor shall it be lawful to make any charge for the renewal or extension of any loan on which such charges or any part thereof are made except lawful interest.

And a renewal fee not exceeding three *per centum* of the balance of loan extended or the amount of loan renewed when the period of renewal or extension is four months or more, and a proportionate part of said renewal fee when said period is less than four months; and any transaction whereby the discharge or settlement in whole or in part of any loan is accomplished by or results in the substitution or creation of other indebtedness between the same parties or between one of the parties and any person or persons in any way associated or connected with the other party, whether directly or indirectly, shall be deemed a renewal within the meaning of this section.

Every chattel mortgage or bill of sale so taken by a petty loan broker shall state fully the amount of such loan, the rate of interest thereon, the period or periods at or within which the same is to be repaid, the amount of money actually received by the borrower as a result of said loan, and the cost to the borrower, and a written memorandum of said items signed by said petty loan broker shall be given to the borrower.

The violation of any provision of this section or the preceding section shall be a misdemeanor on the part of the petty loan broker; and if such broker be a corporation or a non-resident of the State of Mary-